

Claims:

1. A computer-based method for maximizing redemption award units in an award program, the method for implementation in a system that includes at least a central processing unit ("CPU"), an input/display device under at least partial CPU control, and a storage device at least under partial CPU control, the method comprising the steps of:
 - (a) storing in the storage device at least one predetermined award unit level for which the award program will issue an award program participant an award;
 - (b) storing in the storage device a shortfall percentage;
 - (c) each award program participant being permitted to accumulate a number of award units earned by performing acts under the award program for which predetermined numbers of award units will be awarded;
 - (d) inputting with the input/display device into the system the number of award units accumulated at step (c) for each award program participant;
 - (e) storing separately in the storage device for each of the award program participant the number of accumulated award units input at step (d);
 - (f) redeeming an award program award including the substeps of,
 - (1) retrieving from the storage device a predetermined award unit level for which a participant may redeem accumulated award units to receive a particular award;
 - (2) retrieving from the storage device the accumulated award unit total for an award program participant requesting to redeem an award according to the predetermined award unit level stored in the storage device at step (a);
 - (3) comparing under CPU control the retrieved predetermined award unit level with the retrieved accumulated award unit total for an award program participant requesting to redeem the award, and determining if the retrieved accumulated award unit total is less than the retrieved predetermined award unit level, and if retrieved accumulated award unit total is less than retrieved predetermined award unit level go to sub-step (f)(4);
 - (4) determining under CPU control if the retrieved accumulated award unit total is equal to, or greater than the shortfall percentage multiplied by the retrieved predetermined award unit level, and if retrieved accumulated award unit total is equal to,

or greater than, the product of the retrieved accumulated award unit total multiplied by the predetermined award unit level go to step (f)(6);

(6) determine under CPU control a number of award units that the retrieved accumulated award unit total is less than the predetermined award unit level;

(7) under CPU control multiplying the number of award units that the retrieved accumulated award unit total is less than the predetermined award unit level by a multiplication factor and determining a monetary amount; and

(8) redeeming an award based on a redemption of the retrieved accumulated award unit total with the monetary amount determined at substep (f)(7).

2. The method as recited in claim 1, wherein the multiplication factor is the same for each retrieved accumulated award unit total that is less than the predetermined award unit level.

3. The method as recited in claim 1, wherein the multiplication factor is different for at least two of the retrieved accumulated award unit total that are less than the predetermined award unit level.

4. The method as recited in claim 1, wherein the multiplication factor is weighted based on the number of award units that the retrieved accumulated award unit total that is less than the predetermined award unit level.

5. The method as recited in claim 1, wherein the multiplication factor is selected based on chance.

6. A computer-based method for maximizing redemption award units in an award program, the method for implementation in a system that includes at least a central processing unit ("CPU"), an input/display device under at least partial CPU control, and a storage device at least under partial CPU control, the method comprising the steps of:

(a) storing in the storage device at least one predetermined award unit level for which the award program will issue an award program participant an award;

(b) storing in the storage device a shortfall percentage;

(c) each award program participant being permitted to accumulate a number of award units earned by performing acts under the award program for which predetermined numbers of award units will be awarded;

(d) inputting with the input/display device into the system the number of award units accumulated at step (c) for each award program participant;

(e) storing separately in the storage device for each of the award program participant the number of accumulated award units input at step (d);

(f) redeeming an award program award including the substeps of,

(1) retrieving from the storage device a predetermined award unit level for which a participant may redeem accumulated award units to receive a particular award;

(2) retrieving from the storage device the accumulated award unit total for an award program participant requesting to redeem an award according to the predetermined award unit level stored in the storage device at step (a);

(3) comparing under CPU control the retrieved predetermined award unit level with the retrieved accumulated award unit total for an award program participant requesting to redeem the award, and determining if the retrieved accumulated award unit total is less than the retrieved predetermined award unit level, and if retrieved accumulated award unit total is less than retrieved predetermined award unit level go to substep (f)(4) and if the retrieved accumulated award unit total equal, to or greater than, retrieved predetermined award unit level go to step (f)(9);

(4) determining under CPU control if the retrieved accumulated award unit total is equal to, or greater than the shortfall percentage multiplied by the retrieved predetermined award unit level, and if retrieved accumulated award unit total is equal to, or greater than, the product of the retrieved accumulated award unit total multiplied by the predetermined award unit level go to step (f)(6) and if it is less than the product of the retrieved accumulated award unit total multiplied by the predetermined award unit level if go to restoring the retrieved accumulated award unit total in the storage device;

(6) determine under CPU control a number of award units that the retrieved accumulated award unit total is less than the predetermined award unit level;

(7) under CPU control multiplying the number of award units that the retrieved accumulated award unit total is less than the predetermined award unit level by a multiplication factor and determining a monetary amount;

(8) redeeming an award based on a redemption of the retrieved accumulated award unit total with the monetary amount determined at substep (f)(7); and

(9) redeeming an award based on the redemption of an amount of the retrieved accumulated award unit total equal to the predetermined award unit level, and under CPU control storing in the storage device a number of accumulated award units less the amount of accumulated award units redeemed.

7. The method as recited in claim 6, wherein the multiplication factor is the same for each retrieved accumulated award unit total that is less than the predetermined award unit level.

8. The method as recited in claim 6, wherein the multiplication factor is different for at least two of the retrieved accumulated award unit total that are less than the predetermined award unit level.

9. The method as recited in claim 6, wherein the multiplication factor is weighted based on the number of award units that the retrieved accumulated award unit total that is less than the predetermined award unit level.

10. The method as recited in claim 6, wherein the multiplication factor is selected based on chance.